Amounts written off by Andhra Bank

2641. DR. YELAMANCHILLI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount written off/waived by Andhra Bank during the last one decade;

(b) what are the reasons therefor; and

(c) what is the number of customers|clients to whom the relief is passed on?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) In accordance with the statutes governing the nationalised banks including Andhra Bank as also in terms of the practices and usages customary amongst bankers, the banks do not disclose the quantum of bad and doubtful debts for which provisions are made to the satisfaction of their statutory auditors as also the amount of bad debts written off.

Reserve Bank of India (RBI) have issued detailed guidelines to all public sector banks on write off of bad debts/losses and compromise with debtors|borrowers. These guidelines identify the issues to be taken into consideration before any amount is written off by the authorities. These guidelines stipulate *inter alia* that the authority which had sanctioned the advance in question should not write off the same. The guidelines also provide that all possible steps should be taken for recovery of the dues before deciding on write off|compromise.

(c) In view of (a) and (b) above, it will not be possible to provide the required information.

Computerisation of Tax Administration work

2642. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether the Working Group set up by the Central Board of Direct Taxes for computerising tax administrative work at Delhi, Bombay, and Madras has submitted the Report to the Government as reported in the H.T. dated 31st July, 1993:

(b) if so, what are the main recommendations made by the Group including "Tax payer data base" system;

(c) what action Government propose to take in the matter; and

(d) whether Government would ensure that no way disclocation of personnel take place by computerisation of proposed system/project?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) The main recommendations made by the working Group, among others, are:

(i) Comprehensive computerisation covering important functions of the department so as to create an integrated data base for planning, coordination forcasting etc. Initially on-line centralised Data base will be created from Tax Returns and Tax payment Challan|paid refund vouchers|advices;

(ii) Centralised processing with facilities for decentralised input and output;

(iii) Implementation at Delhi, Bombay and Madras in the first instance from 1st April, 1994.

(c) The Government will examine the recommendations made by the

working Group for taking appropriate action in the matter.

(d) Computerisation is intended to efficiently and speedily handle increasing volumes of data in the Income Tax Department and to reduce the harassment to the tax paying public to the extend feasible, dislocation to employees will be avoided.

Non-official direction on the Nationalised Banks

2643. SHRI MD. SALEEM: Will the Minister of FINANCE be pleased to state;

(a) whether there is a provision for appointment of non-official directors on the Boards of Directors of various Nationalised Banks;

(b) whether it is a fact that most of the time these costs are lying vacant;

(c) if so, what are the reasonse therefor;

(d) whether it is also a fact that the non-official director's post from general category of workers have never been filled up since nationalisation;

(e) if so, whether it indicates that the Government of India is not interested in workers nomination in highest body of financial institution; and

(f) if Government is at all interested in it, whether the Ministry will fix up a time limit to do the job which has not been done for the last 24 years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (f) The Nationalised Banks (Management and Misccellaneous Provisions) Schemes, 1970, & 1980, provide for the appointment by the Central Government after consultation with the Reserve Bank of India of 9 non-official directors on the boards of each of the nationalised banks. These Directors are appointed to represent the intrests of the depositors, farmers, workers, artisans and also some other persons having special knowledge or practical experience in respect of one or more matters which are likely to be useful for the working of the nationalised banks. At present, there are 90 vacancies of non-official directors on the boards of 20 nationalised banks. Besides, the tenure of 90 non-official directors in position have also expired and they are continuing pending appointment of their successors. Government have already initiated necessary action for filling up of the vacancies and also appointing successors to the non-official directors in position. No non-official director representing the interests of the general category of workers has been appointed so far on the board of directors of the nationalised banks. In the light of the announcement made by the Finance Minister in his Budget Speech for 1993-94 for allowing the nationalised banks to raise fresh equity from the capital market Government and Reserve Bank of India are considering necessary legislative amendments, including in respect of provisions relating to composition of the board of directors.

कमतर बजटीय घाटा

2644. **श्री राम नरेश यादव** : क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि विश्व बैंक से ज्यादा ऋण लेकर बजटीय घाटे को कमतर दिखाया गया है, क्योंकि 1992-93 वर्ष में कुल आमदनी पर 4.73 प्रतिशत घाटा था जबकि इस बार इसे 3.39 प्रतिशत दिखाया गया है;

(ख) यदि हां, तो क्या सरकार ने, इस रीति के प्रभाव के संबंध में कोई अध्ययन करवाया है ; और